

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)

Thomas J. Orr
321 High Street
Burlington, NJ 08016
Attorney for Debtor
tom@torrlaw.com
(609)386-8700

In Re:

Anthony Mayoros, Sr. and
Sandra Mayoros,Case No.: 18-35206 (MBK)Chapter: 13**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION**The debtor in this case opposes the following **(choose one)**:

- 1.
- ☐
- Motion for Relief from the Automatic Stay filed by _____,

Creditor.

A hearing has been scheduled for _____ at _____.

- ☐
- Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____ at _____.

- ☒
- Certification of Default filed by
- the Chapter 13 Trustee
- ,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons
- (choose one)**
- :

- ☐
- Payments have been made in the amount of \$ _____, but have not been accounted for.

Documentation in support is attached.

☒ Payments have not been made for the following reasons and debtor proposes repayment as follows

(explain your answer):

Both of us had our hours reduced to 30 hours per week. Sandra was laid off for two weeks. Anthoney was entitled to partial unemployment for the approximate 10 weeks his work hours were reduced. Anthoney just received the partial unemployment funds. Anthoney is now back to full-time hours. There is a danger of a further reduction in Anthoney's hours or layoff in January 2021. Our mortgage has been in forbearance until December 2020. We propose to make payments to the trustee before the hearing date. We will also be submitting a modified plan extending its length under the CARES Act.

☐ Other **(explain your answer):**

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: November 2, 2020

/s/Anthoney Mayoros, Sr.
Debtor's Signature

Date: November 2, 2020

/s/Sandra Mayoros
Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.